

HIGHER EDUCATION

Helping New Jersey Families Afford College

In today's increasingly global and competitive world, we must ensure that our younger generations are adequately prepared to be future leaders and to keep our country at the cutting edge of new ideas, leading research, and innovative technology. A quality college education is critical to ensuring not only the success of our children, but the continued prosperity of our country. To make sure that all young people see college as within their reach, we must do everything we can to make college as accessible and affordable as possible.

Increasing College Affordability

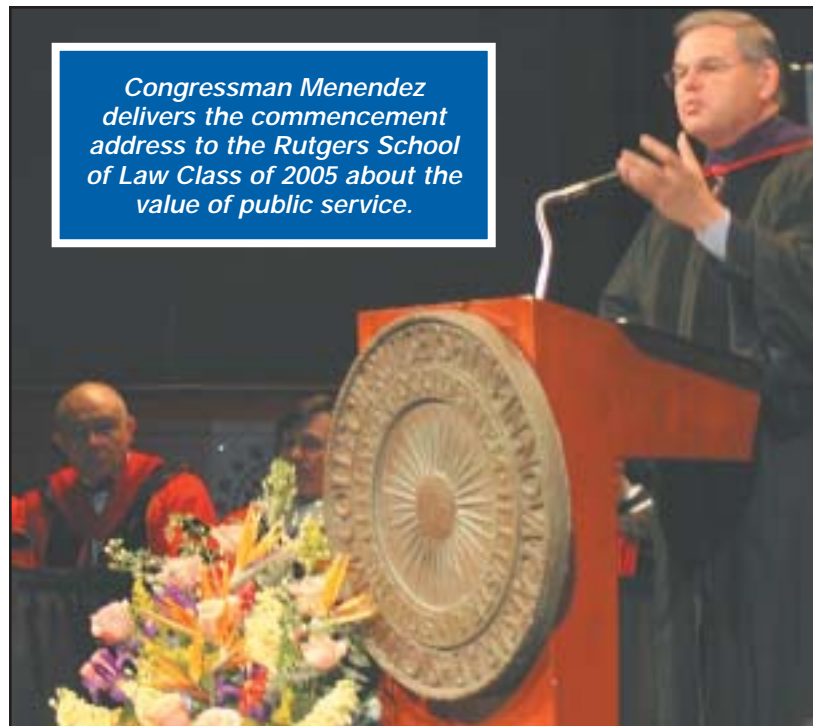
To that end, I have recently introduced legislation to help more families afford the costs of higher education. The **College Access and Affordability Act** increases the current education tax credit to \$2,500 per year and allows families to claim the credit for all four years of college, instead of the current limit of two years. It also makes more middle-class families in New Jersey eligible by expanding the number of families that can claim the tax credit.

Expanding Loan Forgiveness

Many communities here in New Jersey are stretched for qualified individuals to serve as nurses, firefighters or teachers. The College Access and Affordability Act will help our communities attract these dedicated public servants and encourage more people to enter these crucial fields by providing up to \$20,000 in loan forgiveness. Teachers, first responders, nurses, and child welfare workers will be eligible for up to five years of loan forgiveness while they are employed in these professions. This legislation will help attract highly qualified professionals to these areas and ease the loan burden of talented individuals.

Helping Students and Families Save and Pay for College

As the costs of higher education continue to rise, families are finding it harder to finance their children's college education and still manage to make ends meet. To help relieve the pressure on families struggling to save and pay for



Congressman Menendez delivers the commencement address to the Rutgers School of Law Class of 2005 about the value of public service.

college, I have introduced the **Higher Education Affordability Resource (HEAR) Act**, legislation that provides more tools for financing higher education and makes existing financial aid more flexible. The HEAR Act expands and enhances financial aid resources, including Pell Grants, savings plans, and the HOPE Tax Credit, and seeks to put financial tools directly in the hands of students and families. As Congress will be working to reauthorize the Higher Education Act this year, I will work to include provisions of the HEAR Act that reflect the needs of students and families and help make college more affordable.

Everyone in this country deserves the opportunity to achieve success through their own hard work. That is why people come to our country and that is the dream we pass on to our children. Attending college and receiving a college degree is at the core of that dream. Unless we act to open the doors of higher education to all, too many young people will not have that opportunity and too many families will struggle to afford the rising costs of college. I will continue fighting to make college more affordable and accessible for all our young people who dream of earning a college degree and achieving great things.

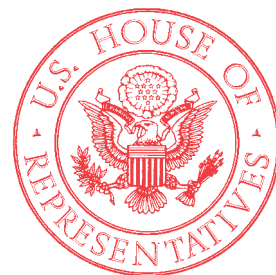
www.menendez.house.gov

My website has been updated to better serve you and provide you with the information and assistance you are seeking. If you have not done so recently, I hope you will visit www.menendez.house.gov to get updates on issues that may be important to you, learn more about my work in Congress, or share your views. Through the site you may sign up to receive my e-newsletter, send me an email, or watch my latest video message. I hope this site will be a useful resource for you and will keep you in better contact with me and my office.



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Congressman
ROBERT MENENDEZ
13th Congressional District ~ New Jersey



Congress of the United States
House of Representatives
Washington, D.C.

Dear Friend,

Throughout my public career I have talked to people in New Jersey from every corner of the state and from every walk of life. I am always struck by what we have in common, the shared experiences that give us strength, and a sense of purpose that keeps us pushing forward. So many New Jerseyans share with me stories of their upbringing and their hardworking parents who instilled values of a strong work ethic, personal responsibility, and the importance of building strong communities.

I also hear from countless New Jersey families who work hard every day but still face tremendous challenges and wonder what the future holds for them – families who are struggling with the high cost of health care or wondering how they will afford to send their children to college. These families want to know what we are doing in Congress to protect Social Security for today's seniors and tomorrow's retirees and how we can secure our country against the threat of terrorism.

I am working in Washington to make our state and our country safer and stronger and to help improve the life of every New Jerseyan. If I may ever be of any assistance, please do not hesitate to contact me. I am honored to represent you in Congress and look forward to continuing to serve you.

Sincerely,

Robert Menendez

Report to the People

Report to the People

Protecting & Strengthening Social Security

Social Security is an American success story that safeguards the independence and economic security of our nation's seniors. Americans have earned their Social Security benefits through a lifetime of hard work and contributions. Over the last 70 years we have never broken our commitment to America's seniors. I will not break that commitment now by partially privatizing Social Security.

Unfortunately, the President is pushing a plan that would replace that guaranteed benefit with an uncertain gamble. His proposal, which includes both a benefit cut for the middle class and a privatization tax, hurts everyone, particularly young workers and middle-class families. The Bush plan will create the largest middle-class benefit cut in the history of Social Security – it would cut benefits for the average wage earner by more than 40 percent, even if they do not open a private account. Those who do opt for a private account will be hit again with a privatization tax that would reduce their guaranteed Social Security benefit by about 70 percent. This means workers retiring in 2075 that earn an average of \$37,000 a year over a lifetime will lose 73 percent of their guaranteed Social Security benefit. Workers who earn an average of \$58,000 a year will lose 97 percent of their guaranteed benefit.

Not only will this plan cut benefits, but even the Bush Administration has conceded that privatization will do nothing to improve the sol-



Congressman Menendez answers questions about the President's Social Security plan at a town hall meeting.

veny of Social Security. In fact, private accounts will drain trillions of dollars away from the Social Security Trust Fund. The Republican plan requires borrowing an additional \$5 trillion, largely from foreign countries, and will dramatically increase our national debt over the next 50 years.

Younger workers are especially at risk under the President's plan. Today's young workers are changing jobs more often than their parents did, making it harder for them to qualify for traditional pension benefits or to accumulate a meaningful balance in their 401(k) plans. At the same time, many workers are losing their traditional pensions and stagnant wage growth has made it harder for them to save on their own. As today's workers will need Social Security's guaranteed retirement benefits every bit as much as today's retirees, we must work to ensure the

long-term solvency of Social Security.

I believe in helping all individuals and families achieve financial security. Social Security is a critical part of a diversified retirement portfolio, but not the only part. To complement Social Security, we need to secure pension benefits. We need to make it easier for workers to save for retirement by enhancing, strengthening, and expanding

access to investment vehicles like 401(k) plans and IRAs. Finally, we need to provide clear information on retirement investment options,

and make sure individuals and families are financially literate so that they can make wise investment decisions. Legislation I have introduced would achieve these goals through automatic enrollment in 401(k) plans, tax credits to match certain workers' retirement savings – similar to the savings plan that Members of Congress have – and one-on-one financial counseling for workers.

To make sure that you have an opportunity to play an active role in this discussion, I have been traveling the 13th Congressional District conducting town hall meetings. Please know I am committed to doing everything I can to protect and strengthen Social Security, not only for our parents and grandparents who are today's retirees, but also to ensure that Social Security will be there to provide the same guaranteed benefit for our children and grandchildren.

Fighting for Affordable Health Care

While the President has spent most of this year trying to convince Americans that Social Security is in crisis, he has completely lost sight of the real crisis impacting millions of New Jersey families – the skyrocketing cost of health care in this country. Many working families have no health coverage at all, and even those who have coverage too often cannot afford to keep it. Too many families live paycheck to paycheck and are overwhelmed by the increasing out-of-pocket costs that insurance companies are charging them. Many find themselves paying three different sets of health care bills – for their parents, their children, and themselves. This burden is causing New Jersey families serious economic hardship. We need to make health care more affordable and predictable for New Jersey's families and I am fighting every day to do that.

Providing Assistance for Long-Term Care

As the father of college-age children and the son of a mother with Alzheimer's, I understand first-hand the challenges of putting children through college while providing long-term care for a loved one. That is why I recently introduced legislation to make long-term care more affordable. Specifically, the **Caregiver Assistance and Relief Effort (CARE) Act** provides tax credits to those caring for ailing family members and loved ones, many of whom are working hard to raise their own family. As the challenge of caring for our aging population will increase as the baby boom generation grows older, we need to work now to address the challenges of providing affordable long-term care.

Getting Families the Care They Deserve

Not only does the cost of our nation's health care system discourage



Congressman Menendez speaks about the need for health coverage and services for the uninsured at the North Hudson Community Action Corporation.

people from getting the care they need, but the sheer complexity of the system can be so overwhelming that patients may not know what their treatment options are. **The Patient Navigator, Outreach and Chronic Disease Prevention Act**, bipartisan legislation I introduced, addresses these issues as well as other barriers New Jersey families face in getting the health care they need and deserve.

Increasing Prevention and Early Detection

The Patient Navigator bill, which Congress passed in June, encourages prevention and early detection in order to keep the costs of health care down and provides a patient navigator to help families navigate the complex health care system so that they get the best treatment options available when a family member is diagnosed with cancer or another chronic disease. For example, a mother who has just been told that she could have breast cancer and needs to see a specialist would benefit from a patient navigator who would

help her understand her diagnosis, make sure she follows through and sees the doctor, and identify health coverage options that might be available to help with the cost of her treatment. And because that mother heard about the importance of getting regular check-ups, hopefully her cancer will be found at a much earlier stage, giving her a

much better chance of survival and giving her family a better chance at a long, healthy life together.

This legislation is modeled after several programs across the country that have proven patient navigators can improve the health care patients receive. I created one such program here in northern New Jersey to bring those benefits to the families of my Congressional District. With the passage of this important legislation, I am hopeful that even more families here in New Jersey and across the country will benefit from patient navigator services.



Congressman Menendez discusses the importance of federal funding for Amtrak at an event highlighting his TRAIN-21 bill at Newark Penn Station.

Securing Our Nation's Homeland

Northern New Jersey contains a vast number of potential targets of terrorism, including the largest seaport on the East Coast, one of the busiest airports in the country, four major chemical plants, and the six tunnels and bridges that connect New Jersey to New York City. Due to this infrastructure, the FBI has referred to the area between Newark International Airport and Port Newark as the "most dangerous two miles in America."

Yet, here we are nearly four years after September 11th and homeland security funding to our states and localities still is not based on risks and threats. That is unconscionable when we know the enemy seeks to attack again. To correct this injustice, I have been standing up for the funding that New Jersey and high-risk communities around our country deserve.

Fighting for Fair and Responsible Funding

The 9/11 Commission Report said that "Homeland Security assistance should be based strictly on an assessment of risks and vulnerabilities." Earlier this year, I introduced the Risk-Based Homeland Security Funding Act with Senators Corzine and Lautenberg to accomplish exactly that.

In May, the House passed a bill I strongly supported that will require all homeland security terrorism grants to be given to states based on the state's risk, threats, and vulnerability to terrorism. Once this bill becomes law, we will finally direct federal assistance to the police, firefighters, and other first responders where the need is greatest, like here in New Jersey.

Menendez Amendment: Enhancing Chemical Plant Security

During recent consideration of the Homeland Security Appropriations bill, the House also approved an amendment I offered that would provide \$50 million to state and local governments to enhance the security of communities in which our nation's chemical plants are located. There are eight chemical plants in New Jersey where a release of chemicals could threaten more than a million people per attack. Though increased funding is a positive first step, we must do more to make these facilities and people living near them safer.



Congressman Menendez holds a press conference at Port Elizabeth on how to protect the "most dangerous two miles in America."

Protecting Critical Infrastructure

I have also secured a commitment that the Homeland Security Department will conduct an assessment of how best to protect the nation's "most dangerous two miles." Specifically, the Secretary of Homeland Security will report to Congress on how to coordinate and protect the various infrastructure in this area and what additional resources are needed to secure the region.

Please be assured that I will continue fighting to ensure that New Jersey receives its fair share of homeland security funding and that our communities and our state are made more secure.

Ensuring the Future of Amtrak

Whether conducting business or traveling for pleasure, each year millions of New Jerseyans depend on Amtrak to get where they need to go. Even commuters who only ride New Jersey Transit trains to get to work rely on Amtrak's survival. Over three-quarters of New Jersey Transit trains travel on the Amtrak-owned and maintained Northeast Corridor. That's nearly 400 trains carrying over 85,000 people each day, and every one of those would be stranded if Amtrak were to stop operating. Unfortunately, the President's budget for 2006 included no money for Amtrak, and threatens to drive it into bankruptcy. This would be a disaster for New Jersey, since putting tens of thousands more people each day onto our already congested highways would result in longer traffic jams, less productive time at work, and less quality time at home. I am leading the fight in Congress to ensure that Amtrak gets the funding it needs to not only continue running, but also to improve service. My bill, the TRAIN-21 Act, would help secure Amtrak's future not just for Amtrak passengers, but New Jersey commuters, by providing the federal commitment necessary to support this vital link in our transportation network.